

**REMARKS**

Applicant elects Group III drawn to a billing system, on which claim 7-8 read, for continued prosecution without traverse. Non-elected claims 1-6 and 9-10 have been canceled without prejudice or disclaimer.

Applicant believes this reply is fully responsive to all outstanding issues and places this application in condition for allowance. If this belief is incorrect, or other issues arise, the Examiner is encouraged to contact the undersigned or his associates at the telephone number listed below. Please apply any charges not covered, or any credits, to Deposit Account 50-0591 (Reference Number 04730.002001).

Respectfully submitted,

Date: 10/30/05

  
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